

CALIFORNIA CONSUMER COMPLAINT STUDY - 2006
50 LARGE HOMEOWNERS INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA
RATIO for COMPLAINT YEARS - 2003, 2004 and 2005

'05 Rank	Company Name	2005 Approx. Exposure Count	Justified Complaint Ratio			Number of Justified Complaints		
			2005	2004	2003	2005	2004	2003
1	RESIDENCE MUTUAL INSURANCE COMPANY	70,313	0.0	0.0	8.1	0	0	5
2	HARTFORD CASUALTY INSURANCE COMPANY	49,272	0.0	2.5	10.9	0	1	4
3	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	47,775	0.0	0.0	9.0	0	0	5
4	CALIFORNIA CASUALTY INSURANCE COMPANY	42,374	0.0	0.0	2.2	0	0	1
5	ASSOCIATED INDEMNITY CORPORATION	35,959	0.0	2.7	5.0	0	1	2
6	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	28,306	0.0	5.1	7.4	0	2	5
7	GLENS FALLS INSURANCE COMPANY (THE)	19,882	0.0	5.1	12.6	0	2	5
8	GRANGE INSURANCE ASSOCIATION	19,581	0.0	0.0	14.9	0	0	3
9	UNIGARD INDEMNITY COMPANY	18,013	0.0	5.3	0.0	0	1	0
10	NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	17,782	0.0	23.2	11.0	0	4	2
11	FIRST AMERICAN PROPERTY & CASUALTY INSURANCE COMPANY	15,293	0.0	13.9	8.6	0	2	1
12	AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC.	11,282	0.0	0.0	0.0	0	0	0
13	USAA CASUALTY INSURANCE COMPANY	151,007	0.7	0.7	0.8	1	1	1
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	201,320	1.0	0.5	1.1	2	1	2
15	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	99,275	1.0	0.0	3.5	1	0	3
16	AMERICAN SECURITY INSURANCE COMPANY	70,873	1.4	4.5	3.0	1	4	3
17	SAFECO INSURANCE COMPANY OF ILLINOIS	65,963	1.5	1.3	11.7	1	1	7
18	KEMPER INDEPENDENCE INSURANCE COMPANY	65,892	1.5	0.0	0.0	1	0	0
19	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	382,662	1.6	2.2	4.9	6	8	17
20	STATE FARM GENERAL INSURANCE COMPANY	1,672,274	1.9	1.4	1.2	31	23	20
21	LIBERTY MUTUAL FIRE INSURANCE COMPANY	152,006	2.0	7.1	2.6	3	8	2
22	FIREMAN'S FUND INSURANCE COMPANY	48,158	2.1	4.2	6.4	1	2	3
23	AMCO INSURANCE COMPANY	181,841	2.2	2.2	7.7	4	4	14
24	CALIFORNIA STATE AUTOMOBILE ASSOC. INTER-INSURANCE BUREAU	418,833	2.4	1.8	11.4	10	7	41
25	WAWANESA GENERAL INSURANCE COMPANY	29,057	3.4	3.6	4.4	1	1	1
26	FIRST AMERICAN SPECIALTY INSURANCE COMPANY	109,424	3.7	6.5	6.5	4	8	9
27	FIRE INSURANCE EXCHANGE	1,341,068	3.7	4.3	8.6	50	55	107
28	HARTFORD UNDERWRITERS INSURANCE COMPANY	77,696	3.9	9.3	17.7	3	7	13
29	CENTURY-NATIONAL INSURANCE COMPANY	175,877	4.0	6.1	3.2	7	13	6
30	SAFECO INSURANCE COMPANY OF AMERICA	147,414	4.1	7.0	7.5	6	11	12
31	MERCURY CASUALTY COMPANY	245,297	4.1	10.6	6.0	10	23	11
32	FARMERS INSURANCE EXCHANGE	144,079	4.2	3.7	3.9	6	6	7
33	ALLSTATE INSURANCE COMPANY	1,103,974	4.9	4.9	9.8	54	55	114
34	MERITPLAN INSURANCE COMPANY	40,717	4.9	9.4	17.7	2	3	5
35	PACIFIC SPECIALTY INSURANCE COMPANY	113,752	5.3	10.1	10.3	6	13	13
36	AMICA MUTUAL INSURANCE COMPANY	17,638	5.7	0.0	6.0	1	0	1
37	FIDELITY NATIONAL INSURANCE COMPANY	52,717	5.7	0.0	16.4	3	0	2
38	STANDARD FIRE INSURANCE COMPANY (THE)	35,088	5.7	6.2	3.7	2	2	1
39	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	100,579	6.0	5.2	2.3	6	5	2
40	EMPIRE FIRE AND MARINE INSURANCE COMPANY	16,138	6.2	0.0	0.0	1	0	0
41	FEDERAL INSURANCE COMPANY	15,806	6.3	7.5	0.0	1	1	0
42	TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	106,706	7.5	6.3	4.3	8	6	3
43	CALIFORNIA CAPITAL INSURANCE COMPANY	79,787	7.5	1.3	0.0	6	1	7
44	AMEX ASSURANCE COMPANY	20,520	9.7	12.2	37.9	2	2	4
45	BALBOA INSURANCE COMPANY	54,383	12.9	8.6	17.5	7	3	4
46	TOPA INSURANCE COMPANY	26,335	15.2	13.2	13.3	4	5	3
47	AMERICAN MODERN HOME INSURANCE COMPANY	40,735	17.2	8.0	16.6	7	3	4
48	NEWPORT INSURANCE COMPANY	33,454	17.9	21.2	39.6	6	7	11
49	CLARENDON NATIONAL INSURANCE COMPANY	31,567	22.2	50.7	53.0	7	23	25
50	HOMESITE INSURANCE COMPANY OF CALIFORNIA	21,313	28.2	11.2	0.0	6	2	0

NOTE: Complaint Ratio is based on the number of Justified Complaints to 100,000 Earned Exposures.